

CGA ONTARIO ONE-HOUR ONLINE ACCOUNTING CONTEST 3 ("CONTEST")

1. NO PURCHASE NECESSARY TO ENTER OR WIN A PRIZE. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

2. Eligibility: The Contest is open to legal residents of Ontario who are currently enrolled at an accredited university or college in Ontario. Employees and those with whom they are domiciled, whether related or not, of Certified General Accountants of Ontario ("Contest Sponsor") and its affiliated companies, sponsors, subsidiaries, advertising agencies and third party fulfillment agencies are not eligible to enter Contest. By participating in this Contest, entrants: (a) agree to be bound by these Official Rules and by the interpretations of these Official Rules by Contest Sponsor, and by the decisions of the Contest Sponsor and the Judges (as defined below), which are final in all matters relating to the Contest; (b) to release and hold harmless the Contest Sponsor and agents, employees, officers, directors, successors and assigns, against any and all claims, injury or damage arising out of or relating to participation in this Contest and/or the use or misuse or redemption of a Prize (as defined below), and for any claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property related cause of action; (c) confirm that they are entering this Contest as an individual during their personal time and not in their capacity as an employee of a company; and (d) acknowledge compliance with these Official Rules.

3. Registration Period: Contest registration begins on January 1, 2011. Eastern Time (ET) and ends on March 15, 2011 at 7:00 p.m. ET (the "Registration Period").

4. To Enter: Visit www.cga-ontario.org/contest ("Contest Website") during the Registration Period. If you have not previously registered, select a username, a password, and enter your full name, complete mailing address (including postal code), valid email address, telephone number, and the accredited university or college in Ontario in which you are currently enrolled in order to register. If you have already registered, log-in to the Contest Website using your previously selected username and password. To enter the Contest you will be required to: (a) electronically agree to the terms of use of the Privacy Policy, Terms of Use and User Content Submission Agreement and these Official Rules; (b) follow the online instructions to complete all required fields on the submission form and opt-in to participate in the Contest and read the instructions on how to participate; and (c) select a level of difficulty, either "Beginner and Intermediate" or "Intermediate and Advanced".

5. The Contest is a skill based contest that is comprised of two levels: the Basic and Intermediate Level and the Intermediate and Advanced Level (Collectively "Level"). Each Contest entrant can only compete in one of the Basic and Intermediate Level or the Intermediate and Advanced Level, not all 2 Levels. The Contest will consist of

approximately one hundred (100) multiple choice questions, each of which has only one correct answer. Participation is on an individual basis only. Teams of two or more are not eligible to participate in the Contest. Entrants found to be participating in a team of two or more, or using multiple-mice or other similar devices will be disqualified.

Winner Determination and Scoring

6. In each level of the Contest, the entrant will have to answer a series of Financial Accounting questions (“Test”). To complete the Test, log-in to the Contest website on March 16, 2011, no later than 3:00 p.m. ET. All entrants will be able to begin the Test at 4:00 p.m. ET on March 16, 2011. The Test lasts one (1) hour only, and no answers will be recorded after 5:00 p.m. ET on March 16, 2011.

7. First-, second- and third-place winners in each level are determined by which entrant answers the highest number of questions correctly in their selected Level of difficulty. In the event that two or more entrants competing in the same Level answer the same number of questions correctly, the winner will be the entrant who answered the highest number of bonus questions correctly. If there is still tie between two or more entrants after the bonus questions are considered, the winner will be the entrant who had the fastest "Contest completion" time (as indicated by the computer-generated report). Your odds of winning any Prize in the Contest will be determined by your skill in answering the questions at your selected Level of difficulty, the total number of entrants at that Level of difficulty, and the skill of those other entrants.

Prizes

8. The first-place winner from the Basic and Intermediate Level will be awarded \$4,000 and a scholarship of \$5,000 towards the Certified General Accountants (“CGA”) program of professional studies. The second-place winner from the Basic and Intermediate Level will be awarded \$2,000 and a scholarship of \$5,000 towards the CGA program of professional studies. The third-place winner from the Basic and Intermediate Level will be awarded \$1,000 and a scholarship of \$5,000 towards the CGA program of professional studies. The first-place winner from the Intermediate and Advanced Level will be awarded \$5,000 and a scholarship of \$5,000 towards the CGA program of professional studies. The second-place winner from the Intermediate and Advanced Level will be awarded \$3,000 and a scholarship of \$5,000 towards the CGA program of professional studies. The third-place winner from the Intermediate and Advanced Level will be awarded \$1,500 and a scholarship of \$5,000 towards the CGA program of professional studies. A scholarship towards the CGA program of professional studies is non-transferable and has no cash value. It must be activated within two years of winning the 2011 Contest. Contest Sponsor reserves the right in its sole discretion to not award prizes in any category in the event that no entrant in that category correctly answers 70 out of the 100 questions (excluding any bonus questions). (Collectively the “Individual Level Prizes”)

9. The entrant with the highest score from each institution that has students registered will be awarded (if not a first, second or third prize winner in the overall contest) \$100 and a scholarship of \$1,000 towards the CGA program of professional studies. (Collectively the “Individual Institution Prizes”)

(Collectively the Individual Level Prizes and the Individual Institution Prizes are “Prizes”)

10. The accredited university or college in Ontario which is attended by the first-place winner in the Beginner and Intermediate Level and in the Intermediate and Advanced Level will each receive a donation of \$5,000 from the Contest Sponsor, awarded to its accounting department (“Donation”). Two (2) Donations will be made, one (1) in respect of the Beginner and Intermediate Level first-place winner, and one (1) in respect of the Intermediate and Advanced Level first-place winner.

11. Each Winner must agree to the use by Contest Sponsor of their name, likeness and comments attributed to them as is or as may be edited for use in any and all media whether now known or hereafter devised, including, without limitation, the unconditional right to exhibit, broadcast, copy, reproduce, encode, compress, encrypt, incorporate data into, edit, rebroadcast, transmit, record, publicly perform, create derivative works of, distribute and synchronize in time related to visual elements, anywhere in the world, including, but not limited to, the right to make any and all uses thereof, or for purposes of advertising or trade without any compensation. Entrants also agree that their username and score may be displayed on the Contest website. The Contest Sponsor is not responsible for the accuracy of the point totals posted online. The posting of points online is not determinative of the actual points accumulated to entrants. All decisions of the Judges in respect of point totals are final and binding.

12. Entrants shall have no right of approval, no claim of compensation and no claim (including, without limitation, claims based on invasion of privacy, defamation or right of publicity) arising out of any use, blurring, alteration, or use in composite form of entrants names, pictures, likenesses, biographical information, or comments. The rights granted hereunder shall extend to Contest Sponsor and its affiliated companies with respect to all entrants, including the Winners and those entrants who are not selected as a Winner.

13. In submitting an entry into this Contest, each entrant agrees to, confirms and represents to Contest Sponsor that neither he/she nor anyone else has engaged or taken part in (or induced or encouraged anyone else to do so) in any activity or conduct in connection with this Contest that: (i) may or is likely to harm or create a risk of harm, physical or mental injury, emotional distress, death, disability, disfigurement, or physical or mental illness to any person, other living thing or any property; (ii) may or is likely to create a risk of any other loss or damage to person, living things or property; (iii) is or may constitute a crime, unlawful or non-consensual activities (e.g., conduct that could lead to criminal prosecution), tortious conduct (e.g., conduct that could lead to civil prosecution) or the violation or infringement of the rights of any other party; or (iv) violates any of the terms or conditions of these Official Rules. Contest Sponsor is not obligated to use, publish, display or broadcast any materials submitted with an entry;

provided however that each entrant acknowledges that Contest Sponsor will rely on such entrant's agreement and compliance with these Official Rules when entrant submits or attempts to submit the entry.

14. All entries submitted in accordance with these Official Rules shall be collectively hereinafter referred to as the "Eligible Entries" or "Eligible Entrant". Incomplete or inaccurate entries are void.

Prize Notification

15. The official judging panel will be comprised of representatives from Contest Sponsor (the "Judges"). The final determination of the Winners shall be in the sole and absolute discretion of the Judges. To the extent permitted by law, Contest Sponsor disclaims any liability from, and entrants, whether or not a Winner, agree to waive any claims against Contest Sponsor relating to the judging or awarding process.

16. Contest Sponsor will make up to three (3) attempts over a period of three (3) business days following Winner determination to contact the potential Winners by e-mail. If the potential Winner does not respond to the e-mail within three (3) business days of transmission of the e-mail notification, that potential Winner may be disqualified (at the sole discretion of the Judges) and the Eligible Entrant, who in the opinion of the Judges was the next in contention for Winner designation maybe declared a potential Winner, subject to notification and disqualification in the same manner.

17. Winner Verification: Each potential Winner, must prove eligibility, including, without limitation, proof of age and residence within seven (7) days of being notified as a potential Winner. In the event of non-compliance by a potential Winner, such potential Winner may be disqualified and all privileges otherwise due as a Winner may be terminated, at the discretion of the Judges, and an alternative potential Winner may be chosen from among the Eligible Entrants in Contest Sponsor's sole discretion. In addition, the potential Winner (or his/her parent/legal guardian if under the age of 18), must sign, within seven (7) days of receipt of such documents from Contest Sponsor: (a) a declaration of eligibility and release of Contest Sponsor, Prize Sponsors and their licensees, officers, directors, employees, agents, members, affiliated companies and subsidiaries (the "Releasees"), to the extent permitted by law, from any and all liability, loss, claims, demands, and causes of action for personal injury and/or damage, theft, loss, or any other harm suffered in connection with this Contest or the use/misuse or acceptance of any Prize or any portion thereof, and for any claim based on publicity rights, defamation, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property related cause of action, to be eligible for a Prize; (b) except where prohibited by law, a promotional release granting Contest Sponsor the right to use their name and likeness for advertising and publicity purposes without additional compensation; and (c) any other releases that may be deemed necessary in Contest Sponsor's sole discretion. Entry into this Contest constitutes agreement to sign such releases. Winners must also complete any additional legal documents provided by Contest Sponsor (or third party on its behalf, if applicable) with respect to a Prize and

return them as instructed within the time frame specified by Contest Sponsor or Winners may forfeit Prize at Contest Sponsor's sole discretion. Contest Sponsor expressly reserves the right to delay the announcement of the Winners for creative or technical reasons or for any other reason Contest Sponsor deems necessary.

No substitution, transfer or cash equivalent of any Prize or any portion thereof permitted, except by Contest Sponsor, in which case a prize of comparable or greater value may be awarded. Prizes are non-transferable.

18. General Terms: Noncompliance with any of these Official Rules may result in disqualification. ANY VIOLATION OF THESE OFFICIAL RULES BY A WINNER OR ANY BEHAVIOUR BY A WINNER THAT WILL BRING SUCH WINNER OR CONTEST SPONSOR INTO DISREPUTE (IN CONTEST SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S DISQUALIFICATION AS A WINNER OF THE CONTEST AND ALL PRIVILEGES AS A WINNER WILL BE IMMEDIATELY TERMINATED.

19. Contest Sponsor assumes no responsibility for incorrect or inaccurate entry information whether caused by any of the equipment or programming associated with or utilized in this Contest or by any human error which may occur in the processing of the entries in this Contest. Contest Sponsor is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail or game play on account of technical problems or traffic congestion on the Internet or at any web site, or any combination thereof, or any incomplete, lost, late, delayed, misdirected or garbled entries or scores, including, without limitation, any injury or damage to entrant's or any other person's computer related to or resulting from participation or downloading any materials in this Contest. Contest Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the Contest, or in the announcement of the Prizes or Winners. If, for any reason, the Contest is not capable of running as planned, including, without limitation, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Contest Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, or for any reason Contest Sponsor deems it necessary, Contest Sponsor reserves the right in its sole discretion to cancel, terminate, modify or suspend the Contest, and to determine the Winners in its sole discretion. Should the Contest be terminated prior to the stated Registration Period end date, notice will be posted on and the Prizes may be awarded to winner to be selected from among all Eligible Entries received up until and/or after (if applicable) the time of modification, cancellation or termination or in a manner that is fair and equitable as determined by Contest Sponsor. All interpretations of these Official Rules and decisions by Contest Sponsor are final. No software-generated, robotic, programmed, multiple-mice, script, macro or other automated online or text message entries are permitted. Contest Sponsor reserves the right in its sole discretion to disqualify any entrant they suspect or find: (i) to have used a software-generated, robotic, programmed, script, macro or other automated online or text message entry; (ii) to have tampered with the entry process or the operation of this

Contest; (iii) to be acting in violation of these Official Rules; (iv) to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person; or (v) to have provided inaccurate information on any legal documents submitted in connection with this Contest.

20. CAUTION: ANY ATTEMPT BY ANY INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, CONTEST SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW. ALL ENTRANTS EXPRESSLY AGREE THAT THE ONTARIO COURTS SHALL HAVE SOLE JURISDICTION OF ANY CONTROVERSIES REGARDING THE CONTEST AND THE LAWS OF THE PROVINCE OF ONTARIO SHALL GOVERN THE CONTEST. EACH ENTRANT WAIVES ANY AND ALL OBJECTIONS TO JURISDICTION AND VENUE IN THESE COURTS AND HEREBY SUBMITS TO THE JURISDICTION OF THOSE COURTS.

21. To the extent permitted by law, entrants agree to indemnify and hold harmless the Releasees from any and all liability resulting or arising from the Contest, to release all rights to bring any claim, action or proceeding against the Releasees, and except where prohibited by law, hereby acknowledge that the Releasees have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, express or implied, in fact or in law, relative to any Prize.

22. In case of a dispute over the identity of the entrant who submitted the winning Eligible Entry, the authorized account holder of the email address associated with that Eligible Entry will be deemed the entrant. The "authorized account holder" is deemed the natural person who is assigned to an email address by an Internet access provider, service provider or other online organization that is responsible for assigning email addresses for the domain associated with the submitted email address. Said entrant must comply with these Official Rules and, at Contest Sponsor's sole discretion, may be required to provide proof of ownership of the email account. The sole determinant of the time for the purposes of a valid entry in this Contest, and calculation of scores, will be the contest server machine(s).

By entering this Contest you consent to Contest Sponsor, its promotional agencies and contest judges storing and using the personal information you submitted with your entry only for the purpose of administering the Contest in accordance with its privacy policy at (www.cga-ontario.org) , unless you otherwise agree.